

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Janet Cline Christian  
521 Mineral Springs Road  
Madison, NC 27025**

Case No. \_\_\_\_\_

Chapter **13**

SS# xxx-xx-8093

SS# \_\_\_\_\_

Debtor(s)

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on September 25, 2017 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

**CHAPTER 13 PLAN SUMMARY**

The Debtor proposes an initial plan, which is subject to modification, as follows:

**I. Plan Payments**

The plan proposes a payment of **\$796.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

**II. Administrative Costs****1. Attorney fees.**

- ☐ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$\_\_\_\_\_ from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☒ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

**2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

**1. Domestic Support Obligations ("DSO")**

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

**2. Other priority claims to be paid by Trustee**

Creditor	Estimated Priority Claim
<b>Internal Revenue Service</b>	<b>\$0.00</b>
<b>NC Department of Revenue</b>	<b>\$0.00</b>
<b>Rockingham County Tax Department</b>	<b>\$0.00</b>

**IV. Secured Claims****1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
<b>Federal National Mortgage Association</b>	<b>521 Mineral Springs Road Madison, NC 27025</b>	<b>R</b>	<b>N</b>	<b>\$374.09</b>	<b>\$6,541.88</b>	

**2. Personal Property Secured Claims**a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
<b>Ridgeway Motors</b>	<b>2010 Dodge Caliber Heat 119,000 miles</b>	<b>\$9,241.72</b>	<b>Y</b>	<b>\$0.00</b>	<b>\$48.83</b>	<b>\$187.37</b>	<b>6%</b>

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
<b>-NONE-</b>	

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
<b>-NONE-</b>	

**V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
<b>-NONE-</b>			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
<b>-NONE-</b>						

**VIII. Special Provisions**

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: September 25, 2017

/s/ Brandi L. Richardson

**Brandi L. Richardson 38699**

Attorney for the Debtor

Address: **PO Box 840  
Reidsville, NC 27323**

Telephone: **336-348-1241**

State Bar No. **38699**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:	)	
Janet Cline Christian	)	<b>NOTICE TO CREDITORS</b>
	)	<b>AND</b>
	)	<b>PROPOSED PLAN</b>
SS# xxx-xx-8093	)	
SS# _____	)	Case No. _____
Debtor(s)	)	

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox  
Clerk of Court  
U.S. Bankruptcy Court  
Middle District of North Carolina  
P.O. Box 26100  
Greensboro, NC 27402**

**Anita Jo Kinlaw Troxler  
Chapter 13 Trustee  
Greensboro Division  
Post Office Box 1720  
Greensboro, NC 27402-1720**

**Aaron's Rentals  
640 S. Van Buren Road  
Eden, NC 27288**

**American Advisors Group  
3800 W. Chapman Avenue, 3rd Floor  
Orange, CA 92868**

**American InfoSource  
PO Box 268941  
Oklahoma City, OK 73126**

**AT&T Bankruptcy Department  
PO Box 769  
Arlington, TX 76004**

**Attorney General of the United States  
US Department of Justice  
950 Pennsylvania Avenue NW  
Washington, DC 20530-0001**

**Avon Products  
PO Box 405003  
Cincinnati, OH 45240**

**BB&T Bankruptcy Department  
PO Box 200  
Wilson, NC 27893**

**Bryant State Bank  
124 W. Main Street  
Bryant, SD 57221**

**Capital One  
PO Box 30285  
Salt Lake City, UT 84130**

Central Carolina Surgery Center  
1002 North Church Street, #302  
Greensboro, NC 27401

Century Link  
100 CenturyTel Drive  
Monroe, LA 71203

Cone Health  
1200 N. Elm Street  
Greensboro, NC 27401

Cornerstone Ophthalmology  
1208 Eastchester Drive #205  
High Point, NC 27265

Credit Bureau of Greensboro  
PO Box 26140  
Greensboro, NC 27402

Credit One Bank  
PO Box 98873  
Las Vegas, NV 89193

Crown Asset Management  
c/o Quantum3 Group  
PO Box 788  
Kirkland, WA 98083

Daymark Recovery  
425 NC-65  
Reidsville, NC 27320

Diagnostic Radiology & Imaging, LLC  
1331 N. Elm Street, #200  
Greensboro, NC 27401

Dish Network  
9601 S. Meridian Boulevard  
Englewood, CO 80112

Dr. John H. Hall, Jr. MD  
1305 W. Wendover Avenue, Suite D  
Greensboro, NC 27408

Durham Regional Financial Center  
PO Box 1269  
Durham, NC 27702

Enhanced Recovery  
PO Box 57547  
Jacksonville, FL 32241

Federal National Mortgage Association  
c/o Seterus  
PO Box 1047  
Hartford, CT 06143-1047

First Premier Bank Card/FPBC  
601 S. Minnesota Avenue  
Sioux Falls, SD 57104

FirstPoint Collection Resources, Inc.  
PO Box 26140  
Greensboro, NC 27402-6140

Greensboro Imaging  
3801 W. Market Street  
Greensboro, NC 27407

Greensboro Orthopaedics  
3200 Northline Avenue  
Greensboro, NC 27408

Greensboro Radiology  
1331 N. Elm Street, Suite 200  
Greensboro, NC 27401

Guilford Orthopedics  
1915 Lendew Street  
Greensboro, NC 27408

Ice Man Refrigeration  
3757 US Highway 311  
Pine Hall, NC 27042

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service  
2303 Meadowview Road  
Insolvency, Mail Stop 9  
Greensboro, NC 27407

Interstate Credit Collect  
711 Coliseum Plaza Court  
Winston Salem, NC 27106

LabCorp  
PO Box 2240  
Burlington, NC 27216

Med4Home Inc.  
10800 N. Congress Avenue, Suite A  
Kansas City, MO 64153

Morehead Memorial Hospital  
117 E. Kings Highway  
Eden, NC 27288

Morehead Orthopaedic Center  
520 S. Van Buren Road  
Eden, NC 27288

Morehead Urgent Care West  
PO Box 63448  
Charlotte, NC 28263

Murphy Wainer Orthopedic Specialists  
1130 N. Church Street  
Greensboro, NC 27401

NC Department of Revenue  
Attn: Reginald S. Hinton, Process Agent  
PO Box 25000  
Raleigh, NC 27640

NC Division of Employment Security  
PO Box 25903  
Raleigh, NC 27611-5903

NC Emergency Physicial Services, PLLC  
PO Box 731584  
Dallas, TX 75373

Optimum Outcomes  
2651 Warrenville Road, Suite 500  
Downers Grove, IL 60515

PMAB, LLC  
PO Box 12150  
Charlotte, NC 28220

Portfolio Recovery Associates  
PO Box 41067  
Norfolk, VA 23541

Quantum3 Group LLC  
agent for JH Portfolio Debt Inquiries  
PO Box 788  
Kirkland, WA 98083

Quantum3 Group LLC  
PO Box 788  
Kirkland, WA 98083

Receivables Performance Management  
20816 44th Avenue W, # Main  
Lynnwood, WA 98036

Revenue Cycle Solutions Group  
PO Box 10928  
Knoxville, TN 37939-0928

Ridgeway Motors  
6757 Greensboro Road  
Ridgeway, VA 24148

Rockingham County Clerk of Court  
PO Box 127  
Wentworth, NC 27375

Rockingham County EMS  
PO Box 863  
Lewisville, NC 27023-5339

Rockingham County Office of Finance  
PO Box 863  
Lewisville, NC 27023

Rockingham County Tax Department  
PO Box 68  
Wentworth, NC 27375

Rockingham Internal Medicine  
507 Highland Park Drive  
Eden, NC 27288

Security Collection  
415 N. Edgeworth Street, Suite 210  
Greensboro, NC 27401

SFG Finance, LLC  
700 W. Arkansas Lane, Suite 150  
Arlington, TX 76013

Southeast Anesthesiology Consultants  
150 Fayetteville Street, Box 1011  
Raleigh, NC 27601

Stern Recovery  
415 N. Edgeworth Street, Suite 210  
Greensboro, NC 27401

Stokesdale Family Pharmacy  
PO Box 63  
Stokesdale, NC 27357

Systems & Services Technologies Inc.  
PO Box 3999  
Saint Joseph, MO 64503

US Attorney- Middle District of NC  
Attn: Civil Process Clerk  
101 S. Edgeworth Street 4th Floor  
Greensboro, NC 27401

Verizon Wireless Bankruptcy Department  
500 Technology Drive, Suite 550  
Weldon Spring, MO 63304



Wake Forest Baptist Medical Center  
1 Medical Center Boulevard  
Winston Salem, NC 27103

Wake Forest University Health Sciences  
PO Box 120153  
Grand Rapids, MI 49528

WebBank/Fingerhunt Advantage  
PO Box 1250  
Saint Cloud, MN 56395-1250

Womens Health Center  
Dr. William J. Mc Leod, MD  
522 S. Van Buren Road  
Eden, NC 27288

Date: September 25, 2017

/s/ Brandi L. Richardson

Brandi L. Richardson 38699